

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

RYAN E. ROSS  
VALERIE J. ROSS  
Debtor(s)

Case No. 16-70706JAD

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/10/2016.
- 2) The plan was confirmed on 11/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/31/2017, 08/18/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/10/2021.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,303.00.
- 10) Amount of unsecured claims discharged without full payment: \$25,514.97.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$83,513.00
Less amount refunded to debtor	\$2,103.53

<b>NET RECEIPTS:</b>	<b>\$81,409.47</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,867.74
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$5,867.74</b>
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Attorney fees paid and disclosed by debtor:	\$500.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA**	Unsecured	1,284.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Secured	16,620.00	16,712.93	14,565.08	14,565.08	2,385.12
BANK OF AMERICA NA**	Secured	0.00	0.00	0.00	0.00	0.00
BRIDGECREST CREDIT COMPANY LL	Priority	NA	NA	NA	5,134.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	97.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	221.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	105.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	93.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	91.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	10.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	25.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	126.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP++	Unsecured	142.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP++	Unsecured	126.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP++	Unsecured	105.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP++	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP++	Unsecured	80.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP++	Unsecured	65.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP++	Unsecured	65.00	NA	NA	0.00	0.00
DLP CPG RURAL HEALTH CLINIC	Unsecured	20.00	NA	NA	0.00	0.00
ELAN FINANCIAL SERVICES	Unsecured	1,091.00	NA	NA	0.00	0.00
EMERALD AR SYSTEMS	Unsecured	229.00	NA	NA	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Secured	10,945.00	0.00	0.00	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Unsecured	0.00	217.49	217.49	21.74	0.00
HMC GROUP	Unsecured	65.00	NA	NA	0.00	0.00
INDIANA AMBULATORY SRGCL ASSC	Unsecured	75.00	NA	NA	0.00	0.00
INDIANA CARDIOVASCULAR SPECS+	Unsecured	10.00	NA	NA	0.00	0.00
INDIANA CARDIOVASCULAR SPECS+	Unsecured	46.00	NA	NA	0.00	0.00
INDIANA COUNTY TAX CLAIM BURE	Secured	1,700.00	1,273.94	1,273.94	1,273.94	412.25

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INDIANA REGIONAL IMAGING	Unsecured	140.00	NA	NA	0.00	0.00
INDIANA REGIONAL MEDICAL CNTR	Unsecured	20.00	1,536.68	1,536.68	153.60	0.00
INDIANA REGIONAL MEDICAL CNTR	Unsecured	20.00	NA	NA	0.00	0.00
INDIANA REGIONAL MEDICAL CNTR	Unsecured	20.00	NA	NA	0.00	0.00
INDIANA REGIONAL MEDICAL CNTR	Unsecured	10.00	NA	NA	0.00	0.00
INDIANA REGIONAL MEDICAL CNTR	Unsecured	310.00	NA	NA	0.00	0.00
INDIANA REGIONAL MEDICAL CNTR	Unsecured	293.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,525.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	443.00	480.59	480.59	48.04	0.00
MIDLAND FUNDING LLC	Unsecured	845.00	897.79	897.79	89.74	0.00
PENN CREDIT CORPORATION++	Unsecured	60.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,775.00	2,775.12	2,775.12	277.39	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,522.00	1,522.85	1,522.85	152.21	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,147.00	1,147.43	1,147.43	114.69	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,356.00	1,396.53	1,396.53	139.59	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	530.00	290.90	290.90	29.08	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	544.00	591.23	591.23	59.10	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	3,072.00	3,176.33	3,176.33	317.49	0.00
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	402.00	448.51	448.51	44.83	0.00
S & T BANK(*)	Secured	51,504.00	51,135.09	0.00	20,538.74	0.00
S & T BANK(*)	Secured	14,473.00	14,605.91	16,337.32	16,337.32	0.00
S & T BANK(*)	Secured	0.00	0.00	0.00	0.00	0.00
S & T BANK(*)	Secured	0.00	7,555.60	7,555.60	7,555.60	0.00
S & T BANK(*)	Secured	0.00	1,145.91	1,145.91	1,145.91	0.00
S & T BANK(*)	Unsecured	5,144.00	5,354.19	5,354.19	535.17	0.00
S & T BANK(*)	Unsecured	1,008.00	NA	NA	0.00	0.00
S & T BANK(*)	Priority	0.00	1,840.96	1,265.96	1,265.96	0.00
S & T BANK(*)	Priority	0.00	350.00	175.00	175.00	0.00
S & T BANK(*)	Priority	0.00	318.50	318.50	318.50	0.00
S & T BANK(*)	Priority	0.00	658.00	658.00	658.00	0.00
S & T BANK(*)	Priority	0.00	601.35	601.35	601.35	0.00
S & T BANK(*)	Priority	0.00	174.82	174.82	174.82	0.00
S & T BANK(*)	Priority	NA	0.00	0.00	0.00	0.00
S & T BANK(*)	Priority	0.00	527.79	527.79	527.79	0.00
S & T BANK(*)	Priority	0.00	489.68	489.68	489.68	0.00

<b>Summary of Disbursements to Creditors:</b>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$16,337.32	\$36,876.06	\$0.00
Mortgage Arrearage	\$8,701.51	\$8,701.51	\$0.00
Debt Secured by Vehicle	\$14,565.08	\$14,565.08	\$2,385.12
All Other Secured	\$1,273.94	\$1,273.94	\$412.25
<b>TOTAL SECURED:</b>	<b>\$40,877.85</b>	<b>\$61,416.59</b>	<b>\$2,797.37</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,211.10	\$9,345.10	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,211.10</b>	<b>\$9,345.10</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$19,835.64</b>	<b>\$1,982.67</b>	<b>\$0.00</b>

## **Disbursements:**

Expenses of Administration	\$5,867.74
Disbursements to Creditors	\$75,541.73

**TOTAL DISBURSEMENTS :** **\$81,409.47**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/24/2022

By:/s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.